

III. AMENDMENTS TO THE SPECIFICATION:

Please make the following amendments to the specification:

On page 5, line 20, please amend as follows:

It should be understood that although the present invention will be described in the context of an intended message recipient using his/her own transactional device and receiving the alert code firsthand, this need not be the case. For example, an intended recipient's agent (e.g., family member, assistant, etc.) could be the individual actually using the transactional device. In this case, the agent could either inform the intended recipient of the alert code who will then retrieve the message, or the agent could retrieve the message his/herself (assuming the agent has the authority to do so).

On page 10, line 14, please amend as follows:

Once the intended recipient (e.g., user 38) has been identified, attachment system 32 will attach an alert code to the transaction data sent to merchant 40 during approval or denial of the underlying commercial transaction. For example, if user 38 is purchasing a meal at a restaurant, the alert code will be attached to transactional data that is printed on the receipt that user 38 must sign. The alert code can be any combination of letters, symbols, and numbers that will alert user 38. Moreover, the alert code can be a code that merely instructs user 38 to contact message center 44. In this case, the alert code need never change. Alternatively, the alert code can vary depending on the particular sender 36. For example, an alert code of "911" could instruct user 38 that his/her spouse has a message. User 38 could then either contact message center 44 to retrieve the message, or contact sender 36 directly. To foster this capability, user 38 could establish a contact list during subscription as an account option. Each contact would be assigned

(either by user 38 or alert system 24) their own alert code. Thus, when user 38 sees a particular alert code, user 38 could readily identify the particular sender 36 and contact him/her directly without contacting message center 44. After retrieving the message from sender 36, user 38 can communicate with message center after contacting sender 36 so that alerts can be ceased.

On page 11, line 17, please amend as follows:

In the event sender 36 leaves the message at the message center 44, user 38 could contact message center 44 and retrieve the message by providing his/her unique identifier. This is accomplished via message transmission system 34, which is similar to message reception system ~~26~~ 28 and can be any combination of hardware, software, and/or personnel. If message transmission system 34 is automated, user 38 could be prompted to enter his/her unique identifier (e.g., PIN) using touch tones to retrieve the message (e.g., hear the recorded message, or be connected to a live person who will read the message). Once user 38 has retrieved the message, attachment system 32 will cease attaching alerts. Optionally, message transmission system 34 could also send a confirmation of retrieval to sender 36. This can be either accomplished by direct live contact by message center 44, or by electronic means (e.g., an electronic mail message similar to a read receipt). In either event, the confirmation of retrieval could be made standard for all messages, or could be on the basis of request by sender 36 in exchange for a fee.